

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-25152-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Reginald Sainte-Rose  
777 Backhus Estate Road  
Glen Gardner, NJ 08826-2203

Naeemah Sainte-Rose  
aka Naeemah Kai Sainte-Rose  
777 Backhus Estate Road  
Glen Gardner, NJ 08826-2203

Social Security No.:  
xxx-xx-2478

xxx-xx-0924

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Christine M. Gravelle on:

Date: 3/20/19  
Time: 12:00 PM  
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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**APPLICANT(S)**  
William S. Wolfson, Debtor's Attorney

**COMMISSION OR FEES**  
\$4,090.00

**EXPENSES**  
\$116.26

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Creditors may be heard before the applications are determined.

An appearance is not required on an application for compensation unless an objection is filed. Any objection must be filed with the court and served on interested parties not later than 7 days before the scheduled hearing.

Dated: February 22, 2019  
JAN:

Jeanne Naughton  
Clerk

In re:  
Reginald Sainte-Rose  
Naeemah Sainte-Rose  
Debtors

Case No. 16-25152-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 137

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Total Noticed: 51

Date Rcvd: Feb 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2019.

db/jdb Reginald Sainte-Rose, Naeemah Sainte-Rose, 777 Backhus Estate Road,  
Glen Gardner, NJ 08826-2203  
lm +Cenlar, 7 Graphics Drive, Ewing, NJ 08628-1547  
cr +Lakeview Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
516327573 +Amex Dsnb, PO Box 8218, Mason, OH 45040-8218  
516327576 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886-5019)  
516327574 +Bank Of America, c/o Frederic I Weinberg, Esq., 1200 Laurel Oak Road, Ste 104,  
Voorhees, NJ 08043-4317  
516532077 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
516327577 +Cap 1/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
516803207 +Cenlar FSB, Attn BK Dept., 425 Phillips Boulevard, Ewing, NJ 08618-1430  
516327580 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
516327581 +Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
516543191 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
516327585 Dsnb Macys, 911 Duke Blvd, Mason, OH 45040  
516327588 +Falconi & Associates, LLC, 165 Passaic Ave, Suite 301B, Fairfield, NJ 07004-3592  
516327589 +Goodyear/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
517029061 +Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430  
516497933 +Lakeview Loan Servicing LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Boulevard,  
Ewing, NJ 08618-1430  
516327595 +NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136,  
Trenton, NJ 08601-0136  
516336403 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
516327593 Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360  
516327594 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: NJ Division of Taxation, 50 Barracks Street, PO Box 269,  
Trenton, NJ 08695)  
516327599 +Sunoco/Citi, PO Box 6497, Sioux Falls, SD 57117-6497  
516327601 +Wfds/wds, PO Box 1697, Winterville, NC 28590-1697  
516327602 +Zwicker & Associates, P.C., 1105 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 23 2019 00:14:00 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 23 2019 00:13:56 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
516506263 E-mail/Text: ally@ebn.phinsolutions.com Feb 23 2019 00:12:32 Ally Financial,  
PO Box 130424, Roseville MN 55113-0004  
516327572 +E-mail/Text: ally@ebn.phinsolutions.com Feb 23 2019 00:12:32 Ally Financial,  
200 Renaissance Ctr, Detroit, MI 48243-1300  
516432080 E-mail/PDF: resurgentbknotifications@resurgent.com Feb 23 2019 00:19:05 CACH, LLC,  
PO Box 10587, Greenville, SC 29603-0587  
516327578 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 23 2019 00:18:05 Cap One NA,  
PO Box 71083, Charlotte, NC 28272-1083  
516361777 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 23 2019 00:18:55 Capital One, N.A.,  
PO Box 71083, Charlotte, NC 28272-1083  
516327579 +E-mail/Text: kzoepfle@credit-control.com Feb 23 2019 00:14:02  
Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430  
516327582 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 23 2019 00:13:55 Cifinancial,  
c/o Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
516339221 E-mail/Text: mrdiscen@discover.com Feb 23 2019 00:12:35 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
516327583 +E-mail/Text: mrdiscen@discover.com Feb 23 2019 00:12:35 Discover Fin Svcs LLC,  
PO Box 15316, Wilmington, DE 19850-5316  
516327587 +E-mail/Text: bbagley@enerbankusa.com Feb 23 2019 00:13:16 Enerbank Usa,  
1945 W Parnall Rd Ste 22, Jackson, MI 49201-8658  
516327590 +E-mail/Text: cio.bnccmail@irs.gov Feb 23 2019 00:13:08 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
517743575 E-mail/Text: camanagement@mtb.com Feb 23 2019 00:13:22 M&T Bank, PO Box 840,  
Buffalo, NY 14240  
516454439 E-mail/Text: bankruptcynotice@nymcu.org Feb 23 2019 00:14:31 MUNICIPAL CREDIT UNION,  
COLLECTIONS/LOSS PREVENTION DEPT., 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3153  
516327592 E-mail/Text: bankruptcynotice@nymcu.org Feb 23 2019 00:14:31 Municipal Credit Union,  
185 Montague St, Brooklyn, NY 11201  
516456953 +E-mail/Text: bankruptcydpt@mcmcg.com Feb 23 2019 00:13:55 Midland Funding LLC,  
PO Box 2011, Warren MI 48090-2011  
516858097 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 23 2019 00:18:10  
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

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Form ID: 137

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

|           |   |
|-----------|---|
| 516858098 | E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 23 2019 00:18:08<br>Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541,<br>Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 516548076 | E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 23 2019 00:18:58<br>Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541   |
| 516327597 | +E-mail/Text: bankruptcy@prosper.com Feb 23 2019 00:14:45 Prosper Marketplace In,<br>101 Second St, Ste 1500, San Francisco, CA 94105-3656  |
| 516548512 | +E-mail/Text: bncmail@w-legal.com Feb 23 2019 00:14:14 Prosper Marketplace Inc.,<br>C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132   |
| 516364390 | E-mail/Text: bnc-quantum@quantum3group.com Feb 23 2019 00:13:46<br>Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788,<br>Kirkland, WA 98083-0788  |
| 516437154 | E-mail/Text: bnc-quantum@quantum3group.com Feb 23 2019 00:13:46<br>Quantum3 Group LLC as agent for, Icon Equities LLC, PO Box 788, Kirkland, WA 98083-0788  |
| 516369906 | E-mail/PDF: cbp@onemainfinancial.com Feb 23 2019 00:17:46 SPRINGLEAF FINANCIAL SERVICES,<br>P.O. BOX 3251, EVANSVILLE, IN 47731-3251  |
| 516327598 | E-mail/PDF: cbp@onemainfinancial.com Feb 23 2019 00:17:46 Springleaf Financial,<br>601 NW 2nd St, Evansville, IN 47708  |
| 516327600 | +E-mail/PDF: resurgentbknotifications@resurgent.com Feb 23 2019 00:19:05 Synchrony Bank,<br>c/o Cach LLC, 4340 S Monaco Street, Denver, CO 80237-3485   |

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

|            |  |
|------------|--|
| cr*        | +Nissan Motor Acceptance Corporation, PO Box 660366, Dallas, TX 75266-0366   |
| 516327575* | ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238<br>(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998) |
| 516327584* | +Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316  |
| 516327586* | Dsnb Macys, 911 Duke Blvd, Mason, OH 45040   |
| 517029062* | +Lakeview Loan Servicing LLC, 425 Phillips Boulevard, Ewing, NJ 08618-1430   |
| 516327596* | +NJ Motor Vehicle Commission, Surcharge Administration Office, PO Box 136,<br>Trenton, NJ 08601-0136                                     |
| 516327591  | ##+Lakeview Loan Servicing, 1301 Virginia Drive, Fort Washington, PA 19034-3261  |

TOTALS: 0, \* 6, ## 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor LakeView Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Nissan Motor Acceptance Corporation  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor LakeView Loan Servicing, LLC  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor LakeView Loan Servicing, LLC rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor Lakeview Loan Servicing, LLC, c/o Cenlar FSB  
dnj@pbslaw.org

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

William S. Wolfson on behalf of Debtor Reginald Sainte-Rose [wwolfsonlaw@comcast.net](mailto:wwolfsonlaw@comcast.net),  
[liza.wwolfsonlaw@comcast.net](mailto:liza.wwolfsonlaw@comcast.net)  
William S. Wolfson on behalf of Joint Debtor Naeemah Sainte-Rose [wwolfsonlaw@comcast.net](mailto:wwolfsonlaw@comcast.net),  
[liza.wwolfsonlaw@comcast.net](mailto:liza.wwolfsonlaw@comcast.net)

TOTAL: 10